

Fill in this information to identify the case:

Debtor1 Mitsa Katsiotis

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : MIDDLE District of Pennsylvania
(State)

Case number 5:15-bk-05505-HWV

Form 4100R
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB,
D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE
FOR PREMIUM MORTGAGE ACQUISITION TRUST

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 1231

Property address: 439 OLD UNION RD ,
Number Street

EQUINUNK, PA 18417

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage

Check one:

[] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$3,069.39
- b. Total suspense: - (b) \$388.68
- c. Total. subtract lines a and b. (c) \$2,680.71

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2 / 1 / 2021

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

all payments received;
 all fees, costs, escrow, and expenses assessed to the mortgage; and
 all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Charles G. Wohlrab
 Signature

Date 04/08/2021

Print

Charles G. Wohlrab, Esq.
 First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
 Number Street

Fairfield, NJ 7004
 City State ZIP Code

Contact 470-321-7112 Email cwohlrab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 9, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Mitsa Katsiotis
30 Blackman Rd.
Ridgefield, CT 06877

And via electronic mail to:

Tullio DeLuca
381 N. 9th Avenue
Scranton, PA 18504

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

By: /s/ Jessica Norton
Email: jnorton@raslg.com

PAYMENT HISTORY

PAYMENT HISTORY PER MSP		POST-PETITION PAYMENT CHANGES						
LOAN NUMBER		POST-PETITION PAYMENT CHANGES						
FILING DATE		POST-PETITION PAYMENT CHANGES						
PAYMENTS IN POC		EFFECTIVE	1/1/2016	2/1/2017				
FIRST POST-PETITION DUE DATE		AMOUNT	\$ 1,007.03	\$ 1,023.13				
INCOMING FUNDS		MANUAL HISTORY				COMMENTS		
DATE	PRE-PETITION FUNDS	POST-PETITION FUNDS	PAYMENT AMOUNT	Phonepay Fee	MANUAL SUSP	MANUAL SUSP BAL	MANUAL POST PYMT	COMMENTS
STARTING BALANCES			\$ -	\$ -	\$ -	\$ -		
1/7/2016		\$ 996.65	\$ -	\$ 996.65	\$ 996.65	\$ 996.65		
2/4/2016			\$ -	\$ -	\$ -	\$ 996.65		
2/5/2016		\$ 1,007.03	\$ 1,007.03	\$ -	\$ -	\$ 996.65	1/1/2016	
2/8/2016			\$ -	\$ -	\$ -	\$ 996.65		
3/28/2016		\$ 1,007.03	\$ 1,007.03	\$ -	\$ -	\$ 996.65	2/1/2016	
3/28/2016			\$ -	\$ -	\$ -	\$ 996.65		
3/29/2016			\$ -	\$ -	\$ -	\$ 996.65		
4/29/2016			\$ -	\$ -	\$ -	\$ 996.65		
4/29/2016		\$ 1,008.00	\$ 1,007.03	\$ -	\$ 0.97	\$ 997.62	3/1/2016	
7/14/2016		\$ 971.12	\$ 1,007.03	\$ -	\$ (35.91)	\$ 961.71	4/1/2016	
7/28/2016			\$ -	\$ -	\$ -	\$ 961.71		
7/28/2016			\$ -	\$ -	\$ -	\$ 961.71		
8/23/2016	\$ 72.35		\$ -	\$ -	\$ -	\$ 961.71		
8/30/2016		\$ 972.00	\$ 1,007.03	\$ -	\$ (35.03)	\$ 926.68	5/1/2016	
9/1/2016			\$ -	\$ -	\$ -	\$ 926.68		
9/9/2016	\$ 444.57			\$ -	\$ -	\$ 926.68		
10/3/2016			\$ -	\$ -	\$ -	\$ 926.68		
10/20/2016		\$ 972.00	\$ 1,007.03	\$ -	\$ (35.03)	\$ 891.65	6/1/2016	
10/28/2016	\$ 900.46			\$ -	\$ -	\$ 891.65		
11/30/2016			\$ -	\$ -	\$ -	\$ 891.65		
12/19/2016		\$ 972.00	\$ 1,007.03	\$ -	\$ (35.03)	\$ 856.62	7/1/2016	
12/22/2016	\$ 442.68			\$ -	\$ -	\$ 856.62		
12/29/2016			\$ -	\$ -	\$ -	\$ 856.62		
1/23/2017			\$ -	\$ -	\$ -	\$ 856.62		
1/24/2017	\$ 885.37			\$ -	\$ -	\$ 856.62		
2/8/2017			\$ -	\$ -	\$ -	\$ 856.62		
2/8/2017		\$ 1,026.00	\$ 1,007.03	\$ -	\$ 18.97	\$ 875.59	8/1/2016	
2/17/2017		\$ 972.00	\$ 1,007.03	\$ -	\$ (35.03)	\$ 840.56	9/1/2016	
3/20/2017		\$ 1,027.00	\$ 1,007.03	\$ -	\$ 19.97	\$ 860.53	10/1/2016	
3/23/2017	\$ 442.68			\$ -	\$ -	\$ 860.53		
3/24/2017			\$ -	\$ -	\$ -	\$ 860.53		
4/17/2017			\$ -	\$ -	\$ -	\$ 860.53		
4/27/2017	\$ 442.69			\$ -	\$ -	\$ 860.53		
4/28/2017		\$ 1,027.00	\$ 1,007.03	\$ -	\$ 19.97	\$ 880.50	11/1/2016	
4/28/2017			\$ -	\$ -	\$ -	\$ 880.50		
4/29/2017			\$ -	\$ -	\$ -	\$ 880.50		
5/18/2017	\$ 442.68			\$ -	\$ -	\$ 880.50		
5/31/2017		\$ 1,026.00	\$ 1,007.03	\$ -	\$ 18.97	\$ 899.47	12/1/2016	
6/2/2017			\$ -	\$ -	\$ -	\$ 899.47		
6/22/2017	\$ 885.37			\$ -	\$ -	\$ 899.47		
6/29/2017		\$ 1,027.00	\$ 1,007.03	\$ -	\$ 19.97	\$ 919.44	1/1/2017	
7/21/2017	\$ 442.69			\$ -	\$ -	\$ 919.44		
7/26/2017		\$ 1,027.00	\$ 1,023.13	\$ -	\$ 3.87	\$ 923.31	2/1/2017	
7/28/2017			\$ -	\$ -	\$ -	\$ 923.31		
7/28/2017			\$ -	\$ -	\$ -	\$ 923.31		
8/21/2017	\$ 442.68			\$ -	\$ -	\$ 923.31		
8/29/2017			\$ -	\$ -	\$ -	\$ 923.31		
8/31/2017			\$ -	\$ -	\$ -	\$ 923.31		
9/5/2017		\$ 1,027.00	\$ 1,023.13	\$ -	\$ 3.87	\$ 927.18	3/1/2017	
9/28/2017	\$ 442.68			\$ -	\$ -	\$ 927.18		
10/3/2017		\$ 1,027.00	\$ 1,023.13	\$ -	\$ 3.87	\$ 931.05	4/1/2017	

10/23/2017	\$ 442.69		\$ -	\$ -	\$ 931.05	
10/30/2017			\$ -	\$ -	\$ 931.05	
10/30/2017			\$ -	\$ -	\$ 931.05	
10/30/2017			\$ -	\$ -	\$ 931.05	
10/31/2017		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 934.92 5/1/2017
11/28/2017	\$ 440.80		\$ -	\$ -	\$ 934.92	
11/30/2017		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 938.79 6/1/2017
11/30/2017			\$ -	\$ -	\$ 938.79	
12/21/2017			\$ -	\$ -	\$ 938.79	
12/28/2017	\$ 440.80		\$ -	\$ -	\$ 938.79	
1/5/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 942.66 7/1/2017
1/31/2018	\$ 440.80		\$ -	\$ -	\$ 942.66	
2/8/2018			\$ -	\$ -	\$ 942.66	
2/9/2018			\$ -	\$ -	\$ 942.66	
2/9/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 946.53 8/1/2017
2/28/2018			\$ -	\$ -	\$ 946.53	
2/28/2018			\$ -	\$ -	\$ 946.53	
3/1/2018	\$ 440.79		\$ -	\$ -	\$ 946.53	
3/16/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 950.40 9/1/2017
3/21/2018			\$ -	\$ -	\$ 950.40	
3/26/2018	\$ 440.80		\$ -	\$ -	\$ 950.40	
3/29/2018			\$ -	\$ -	\$ 950.40	
4/13/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 954.27 10/1/2017
4/19/2018		\$ 3,686.25	\$1,023.13	\$ -	\$ 2,663.12	\$ 3,617.39 11/1/2017
4/23/2018			\$1,023.13	\$ -	\$ (1,023.13)	\$ 2,594.26 12/1/2017
4/23/2018			\$1,023.13	\$ -	\$ (1,023.13)	\$ 1,571.13 1/1/2018
4/23/2018			\$1,023.13	\$ -	\$ (1,023.13)	\$ 548.00 2/1/2018
4/23/2018			\$ -	\$ -	\$ 548.00	
4/23/2018	\$ 440.80		\$ -	\$ -	\$ 548.00	
4/26/2018			\$ -	\$ -	\$ 548.00	
5/11/2018		\$ 1,345.00	\$1,023.13	\$ -	\$ 321.87	\$ 869.87 3/1/2018
5/25/2018			\$ -	\$ -	\$ 869.87	
5/31/2018		\$ 0.02		\$ -	\$ 0.02	\$ 869.89
5/31/2018			\$ -	\$ -	\$ 869.89	
6/7/2018	\$ 440.80		\$ -	\$ -	\$ 869.89	
6/8/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 873.76 4/1/2018
6/28/2018	\$ 440.80		\$ -	\$ -	\$ 873.76	
7/12/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 877.63 5/1/2018
7/13/2018			\$ -	\$ -	\$ 877.63	
7/26/2018	\$ 440.80		\$ -	\$ -	\$ 877.63	
8/10/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 881.50 6/1/2018
8/14/2018			\$ -	\$ -	\$ 881.50	
8/23/2018	\$ 440.80		\$ -	\$ -	\$ 881.50	
8/30/2018			\$ -	\$ -	\$ 881.50	
9/5/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 885.37 7/1/2018
9/21/2018	\$ 440.80		\$ -	\$ -	\$ 885.37	
10/12/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 889.24 8/1/2018
10/15/2018			\$ -	\$ -	\$ 889.24	
10/31/2018	\$ 440.79		\$ -	\$ -	\$ 889.24	
11/13/2018		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 893.11 9/1/2018
12/3/2018	\$ 438.92		\$ -	\$ -	\$ 893.11	
1/2/2019	\$ 438.91		\$ -	\$ -	\$ 893.11	
1/4/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 896.98 10/1/2018
1/7/2019			\$ -	\$ -	\$ 896.98	
1/24/2019			\$ -	\$ -	\$ 896.98	
1/28/2019	\$ 438.91		\$ -	\$ -	\$ 896.98	
2/1/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 900.85 11/1/2018
2/4/2019			\$ -	\$ -	\$ 900.85	
2/21/2019	\$ 438.91		\$ -	\$ -	\$ 900.85	
3/5/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 904.72 12/1/2018
3/18/2019			\$ -	\$ -	\$ 904.72	
3/25/2019	\$ 438.92		\$ -	\$ -	\$ 904.72	
4/16/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 908.59 1/1/2019
4/17/2019			\$ -	\$ -	\$ 908.59	
5/3/2019			\$ -	\$ -	\$ 908.59	
5/21/2019	\$ 438.91		\$ -	\$ -	\$ 908.59	
5/28/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 912.46 2/1/2019

5/30/2019			\$ -	\$ -	\$ 912.46	
6/11/2019			\$ -	\$ -	\$ 912.46	
6/11/2019	\$ 438.91		\$ -	\$ -	\$ 912.46	
6/24/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 916.33 3/1/2019
6/25/2019			\$ -	\$ -	\$ 916.33	
6/27/2019	\$ 438.92		\$ -	\$ -	\$ 916.33	
7/22/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 920.20 4/1/2019
7/23/2019			\$ -	\$ -	\$ 920.20	
8/6/2019	\$ 438.91		\$ -	\$ -	\$ 920.20	
8/22/2019	\$ 438.91		\$ -	\$ -	\$ 920.20	
8/26/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 924.07 5/1/2019
8/28/2019			\$ -	\$ -	\$ 924.07	
9/9/2019			\$ -	\$ -	\$ 924.07	
9/19/2019		\$ 1,500.00	\$1,023.13	\$ -	\$ 476.87	\$ 1,400.94 6/1/2019
9/24/2019			\$1,023.13	\$ -	\$ (1,023.13)	\$ 377.81 7/1/2019
9/24/2019			\$ -	\$ -	\$ 377.81	
10/24/2019	\$ 438.92		\$ -	\$ -	\$ 377.81	
10/29/2019		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 381.68 8/1/2019
10/30/2019			\$ -	\$ -	\$ 381.68	
11/12/2019	\$ 459.65		\$ -	\$ -	\$ 381.68	
12/10/2019	\$ 439.86		\$ -	\$ -	\$ 381.68	
1/3/2020		\$ 1,027.00	\$1,023.13	\$ -	\$ 3.87	\$ 385.55 9/1/2019
1/7/2020			\$ -	\$ -	\$ 385.55	
1/8/2020	\$ 439.85		\$ -	\$ -	\$ 385.55	
1/25/2020			\$ -	\$ -	\$ 385.55	
1/30/2020	\$ 439.86		\$ -	\$ -	\$ 385.55	
2/10/2020			\$ -	\$ -	\$ 385.55	
2/19/2020		\$ 2,027.00	\$1,023.13	\$ -	\$ 1,003.87	\$ 1,389.42 10/1/2019
2/21/2020			\$1,023.13	\$ -	\$ (1,023.13)	\$ 366.29 11/1/2019
2/21/2020			\$ -	\$ -	\$ 366.29	
2/26/2020	\$ 183.09		\$ -	\$ -	\$ 366.29	
2/28/2020		\$ 2,103.97	\$1,023.13	\$ -	\$ 1,080.84	\$ 1,447.13 12/1/2019
2/29/2020			\$1,023.13	\$ -	\$ (1,023.13)	\$ 424.00 1/1/2020
2/29/2020			\$ -	\$ -	\$ 424.00	
2/29/2020			\$ -	\$ -	\$ 424.00	
3/30/2020		\$ 1,023.13	\$1,023.13	\$ -	\$ -	\$ 424.00 2/1/2020
3/31/2020			\$ -	\$ -	\$ 424.00	
4/10/2020		\$ 561.37		\$ -	\$ 561.37	\$ 985.37
4/13/2020			\$ -	\$ -	\$ 985.37	
5/1/2020			\$ -	\$ -	\$ 985.37	
5/5/2020		\$ 725.84	\$1,023.13	\$ -	\$ (297.29)	\$ 688.08 3/1/2020
5/6/2020			\$ -	\$ -	\$ 688.08	
6/4/2020		\$ 1,013.39	\$1,023.13	\$ -	\$ (9.74)	\$ 678.34 4/1/2020
6/5/2020			\$ -	\$ -	\$ 678.34	
7/6/2020		\$ 1,013.39	\$1,023.13	\$ -	\$ (9.74)	\$ 668.60 5/1/2020
7/7/2020			\$ -	\$ -	\$ 668.60	
8/6/2020		\$ 811.39	\$1,023.13	\$ -	\$ (211.74)	\$ 456.86 6/1/2020
8/7/2020			\$ -	\$ -	\$ 456.86	
9/2/2020			\$ -	\$ -	\$ 456.86	
9/9/2020		\$ 1,013.39	\$1,023.13	\$ -	\$ (9.74)	\$ 447.12 7/1/2020
9/14/2020			\$ -	\$ -	\$ 447.12	
10/27/2020		\$ 2,026.78	\$1,023.13	\$ -	\$ 1,003.65	\$ 1,450.77 8/1/2020
10/29/2020			\$1,023.13	\$ -	\$ (1,023.13)	\$ 427.64 9/1/2020
10/29/2020			\$ -	\$ -	\$ 427.64	
1/4/2021		\$ 2,026.78	\$1,023.13	\$ -	\$ 1,003.65	\$ 1,431.29 10/1/2020
1/4/2021			\$1,023.13	\$ -	\$ (1,023.13)	\$ 408.16 11/1/2020
1/27/2021			\$ -	\$ -	\$ 408.16	
2/13/2021		\$ 1,013.39	\$1,023.13	\$ -	\$ (9.74)	\$ 398.42 12/1/2020
3/19/2021		\$ 1,013.39	\$1,023.13	\$ -	\$ (9.74)	\$ 388.68 1/1/2021
3/31/2021			\$ -	\$ -	\$ 388.68	
3/31/2021			\$ -	\$ -	\$ 388.68	
			\$ -	\$ -	\$ 388.68	